



Building Trades Credit Union VISA® GOLD CARD DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers

10.75%

This APR will vary with the market based on the Prime Rate.

Paying Interest

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Minimum Interest Charge

None

For Credit Card Tips from the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

Fees

Annual Fee

None

Transaction Fees

- > Balance Transfers
- > Cash Advances
- > Foreign Transaction

None
None
1% of each transaction in U.S. dollars

Penalty Fees

- > Late Payment
- > Returned Payment

\$25
\$25

Other Fees

- > Card Replacement
- > Rush Card

\$10
\$45

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases.” See your Consumer Credit Card Agreement for more details.

How We Will Calculate Your Variable APR: The APR may change quarterly. It is calculated by take the rate disclosed as the “Prime Rate” in the Money Rates section of The Wall Street Journal on the last day of the calendar month March, June, September and December of each year and adding a margin of 7.50% to that rate. Any change in APR will go into effect on the first day of the billing cycle that begins after the first day of the next calendar quarter. The APR will never be greater than 18.00%.

Minimum Payment: Your monthly minimum payment will be 3% of your total new balance or \$20 whichever is greater, plus any outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

Effective Date: The information about the costs of the card described in this application is accurate as of **December 15, 2009**. This information may have changed after that date. To find out what may have changed, please contact the Credit Union at 1.800.496.2460.